

Fig 1

Reference DATE	Predetermined DATA	CLIENT'S Prediction	
		Strong YEN	Weak YEN
1999. 12. 31	2000. 1. 31	○	
2000. 1. 31	2000. 2. 29	○	
2000. 2. 29	2000. 3. 31		○
2000. 3. 31	2000. 4. 30		○
2000. 4. 30	2000. 5. 31	○	

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Fig 2

	Investment Funds	Profits
First Predetermined DATE	1 R	2 R
2	1 R + 2 R	6 R
3	1 R + 6 R	14 R
4	1 R + 14 R	30 R
5	1 R + 30 R	62 R
6	1 R + 62 R	126 R
7	1 R + 126 R	254 R
8	1 R + 254 R	510 R
9	1 R + 510 R	1022 R
10	1 R + 1022 R	2046 R
11	1 R + 2046 R	4094 R
12	1 R + 4094 R	8190 R

10047531.102301

Fig 3

Balance When Investments (i.e., OPTION PURCHASES)

Continue to Succeed and RIGHTS ARE EXERCISED

Number of times Profits are Incorporated Into Investment Principal	Investment Principal	Interest	Investment Funds	Profits
0	P	12R	1R	2R
1	$P_1 (P + 2R)$	12R <sub>1</sub>	1R <sub>1</sub>	2R <sub>1</sub>
2	$P_2 (P_1 + 2R_1)$	12R <sub>2</sub>	1R <sub>2</sub>	2R <sub>2</sub>
3	$P_3 (P_2 + 2R_2)$	12R <sub>3</sub>	1R <sub>3</sub>	2R <sub>3</sub>
4	$P_4 (P_3 + 2R_3)$	12R <sub>4</sub>	1R <sub>4</sub>	2R <sub>4</sub>
5	$P_5 (P_4 + 2R_4)$	12R <sub>5</sub>	1R <sub>5</sub>	2R <sub>5</sub>
6	$P_6 (P_5 + 2R_5)$	12R <sub>6</sub>	1R <sub>6</sub>	2R <sub>6</sub>
7	$P_7 (P_6 + 2R_6)$	12R <sub>7</sub>	1R <sub>7</sub>	2R <sub>7</sub>
8	$P_8 (P_7 + 2R_7)$	12R <sub>8</sub>	1R <sub>8</sub>	2R <sub>8</sub>
9	$P_9 (P_8 + 2R_8)$	12R <sub>9</sub>	1R <sub>9</sub>	2R <sub>9</sub>
10	$P_{10} (P_9 + 2R_9)$	12R <sub>10</sub>	1R <sub>10</sub>	2R <sub>10</sub>
11	$P_{11} (P_{10} + 2R_{10})$	12R <sub>11</sub>	1R <sub>11</sub>	2R <sub>11</sub>

FOOTNOTES

Fig 4

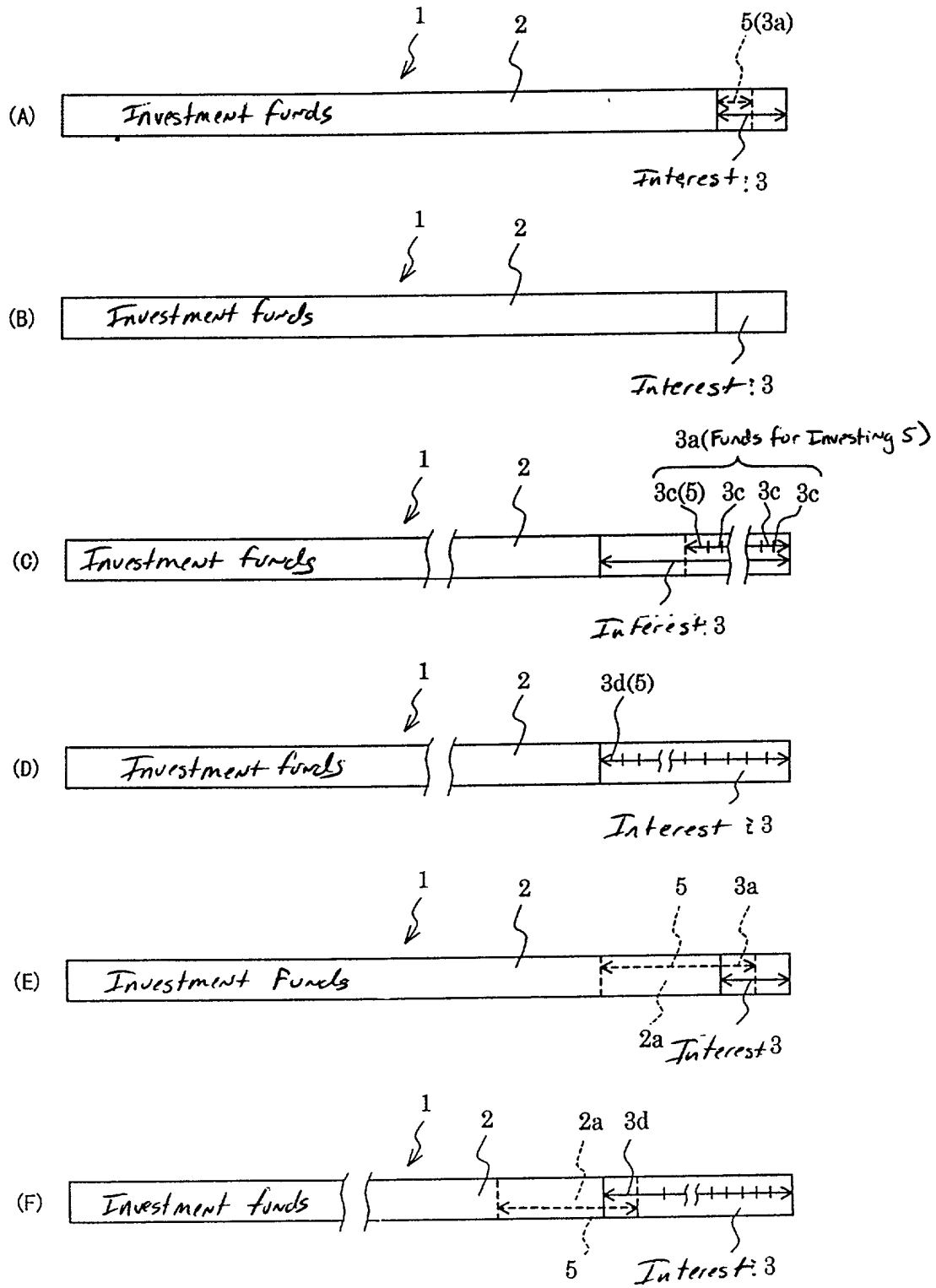


Fig 5

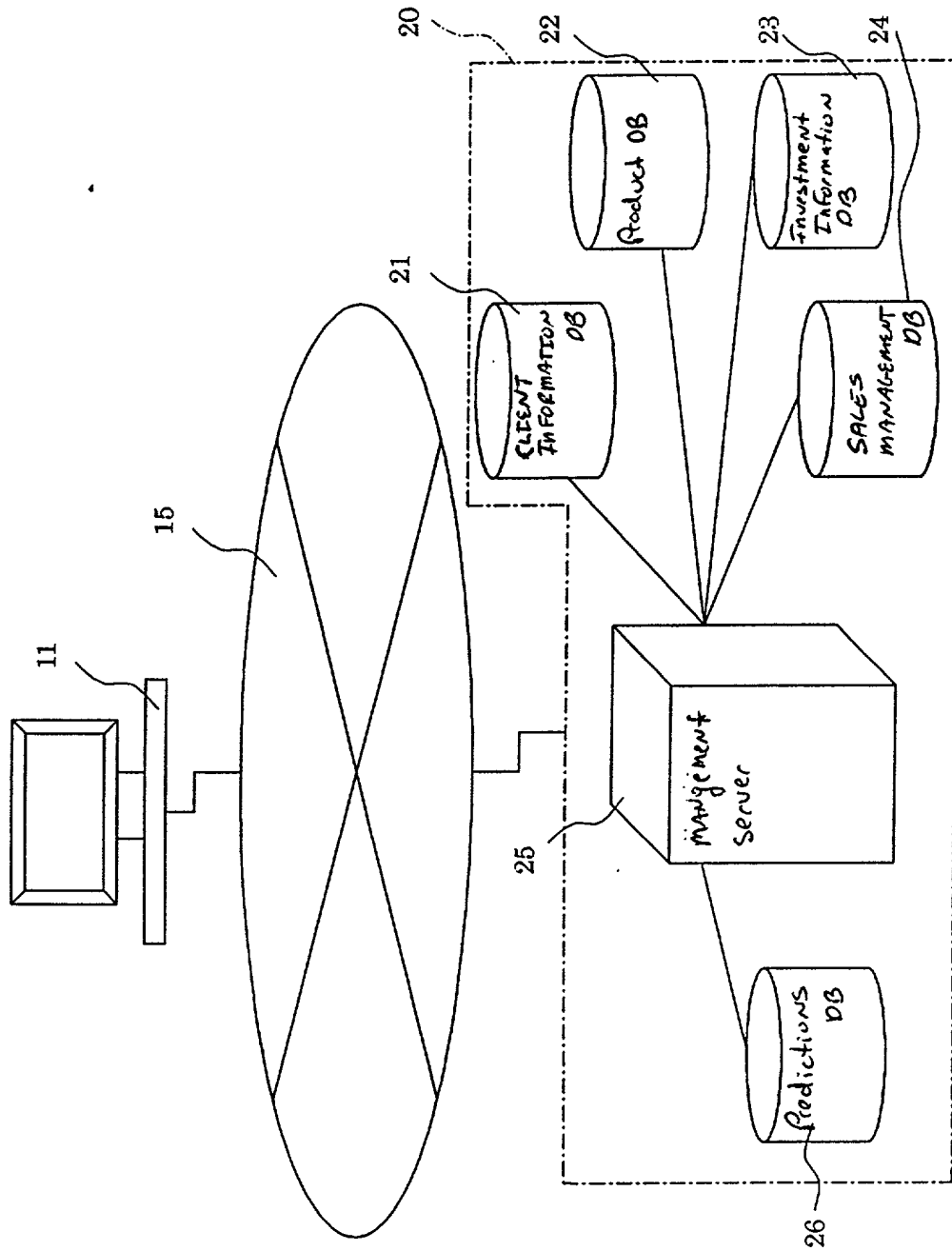


Fig 6

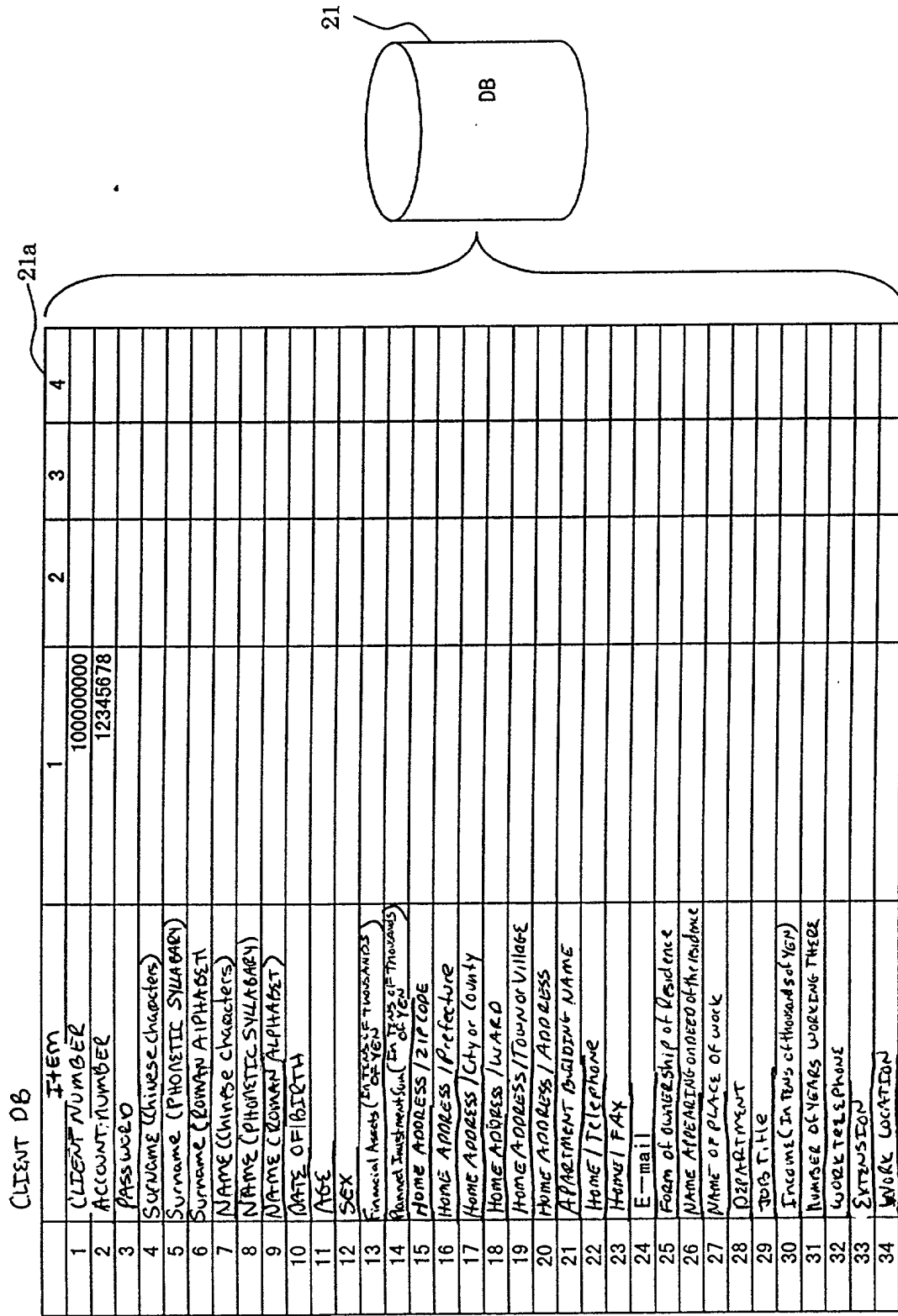


Fig 7

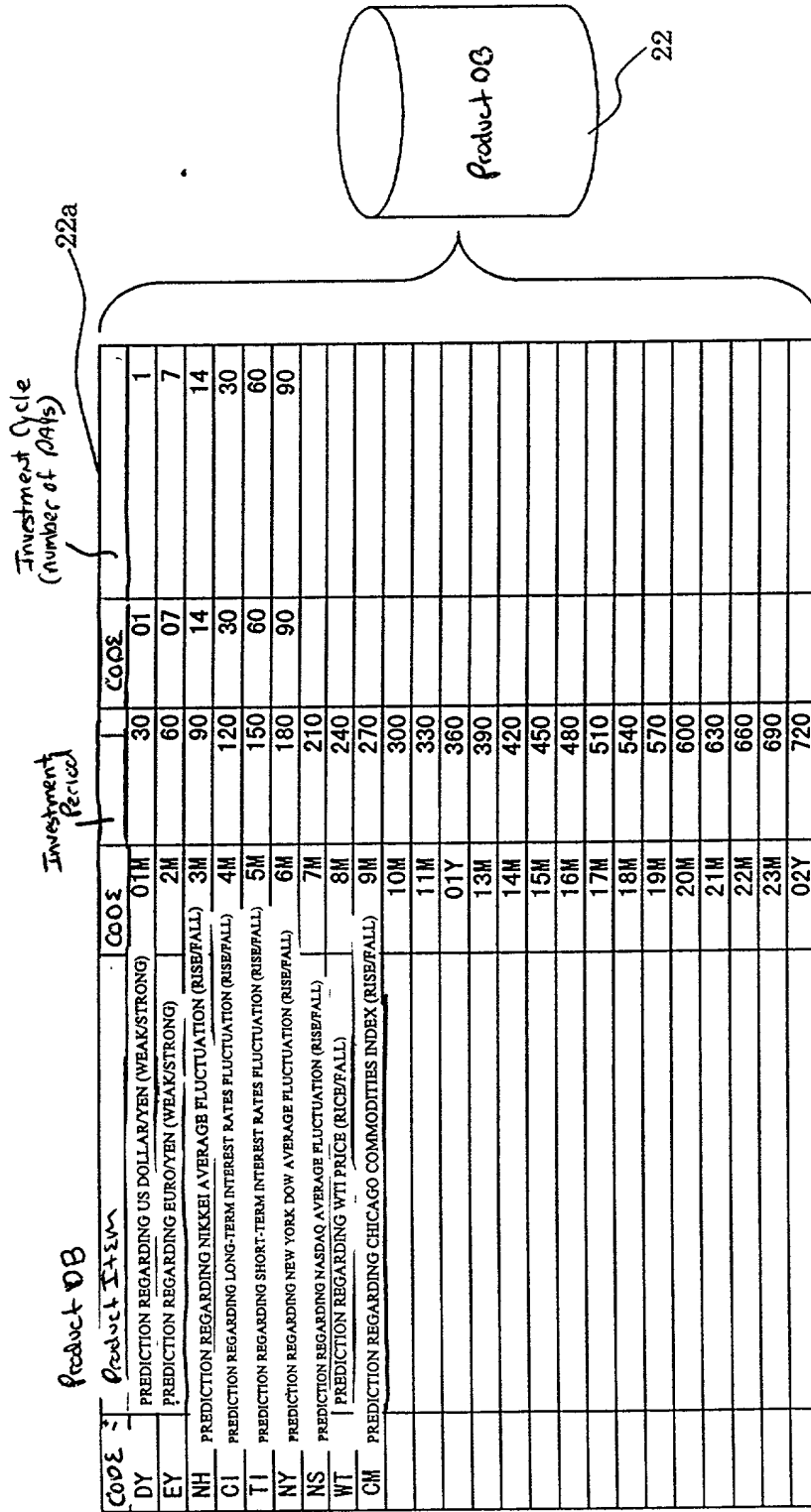
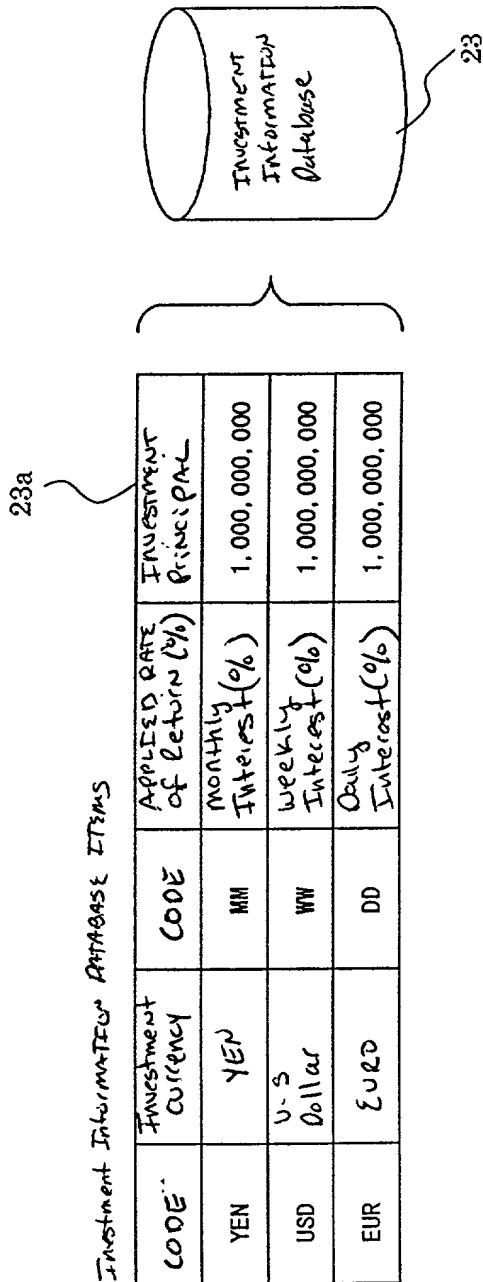


Fig 8





Size	Item	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
U	Universe	U1	U2	U3	U4	U5	U6	U7	U8	U9	U10	U11	U12	U13	U14	U15	U16	U17	U18	U19	U20	U21	U22	U23	U24	U25	U26	U27	U28	U29	U30	U31
D	Dataset	D1	D2	D3	D4	D5	D6	D7	D8	D9	D10	D11	D12	D13	D14	D15	D16	D17	D18	D19	D20	D21	D22	D23	D24	D25	D26	D27	D28	D29	D30	D31
I	Instance	I1	I2	I3	I4	I5	I6	I7	I8	I9	I10	I11	I12	I13	I14	I15	I16	I17	I18	I19	I20	I21	I22	I23	I24	I25	I26	I27	I28	I29	I30	I31
R	Relation	R1	R2	R3	R4	R5	R6	R7	R8	R9	R10	R11	R12	R13	R14	R15	R16	R17	R18	R19	R20	R21	R22	R23	R24	R25	R26	R27	R28	R29	R30	R31
T	Transaction	T1	T2	T3	T4	T5	T6	T7	T8	T9	T10	T11	T12	T13	T14	T15	T16	T17	T18	T19	T20	T21	T22	T23	T24	T25	T26	T27	T28	T29	T30	T31
S	Subset	S1	S2	S3	S4	S5	S6	S7	S8	S9	S10	S11	S12	S13	S14	S15	S16	S17	S18	S19	S20	S21	S22	S23	S24	S25	S26	S27	S28	S29	S30	S31

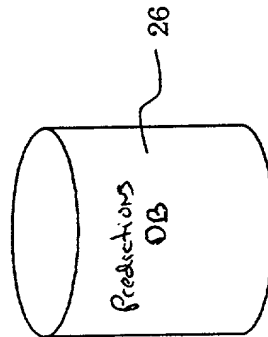


Fig 10

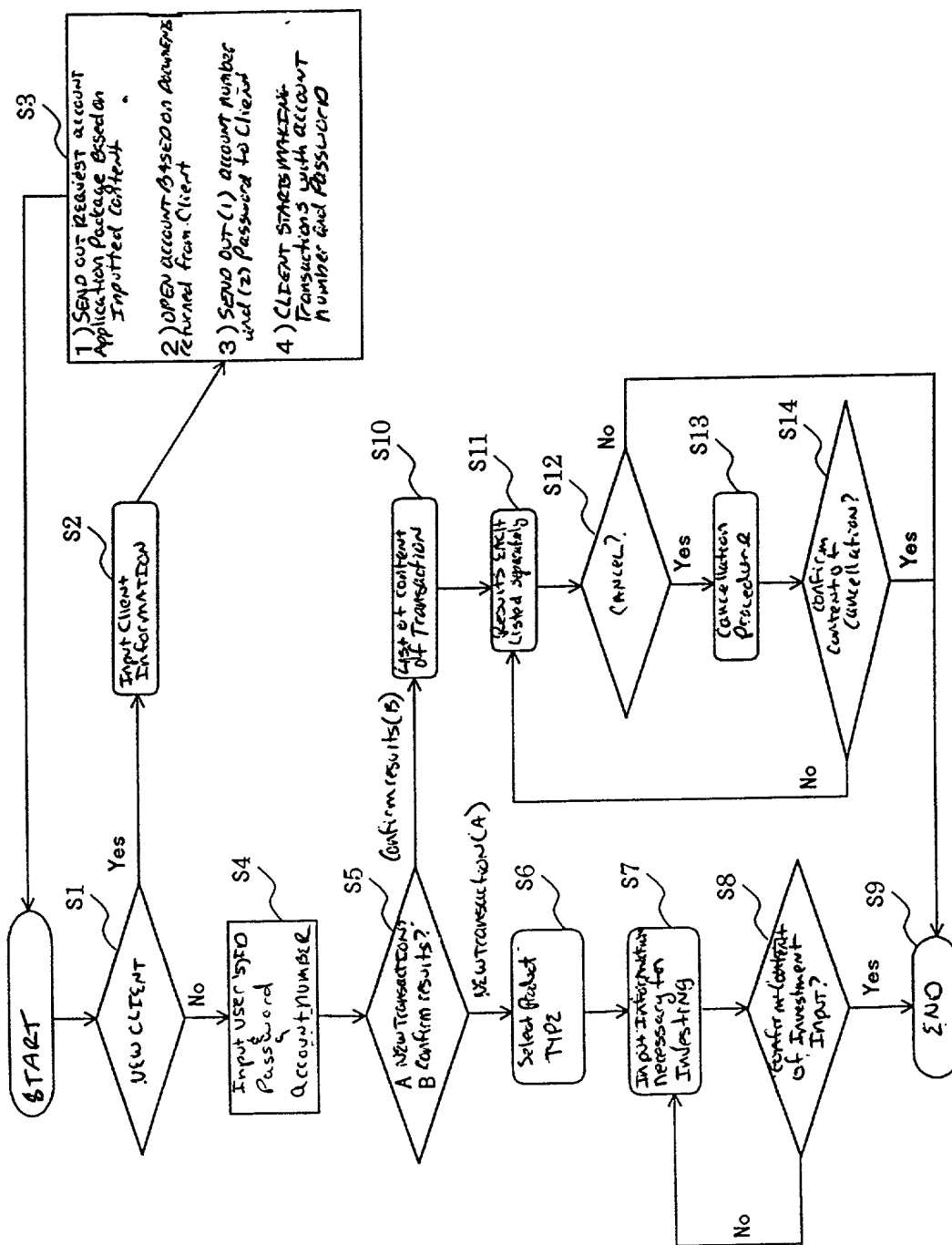


Fig 11

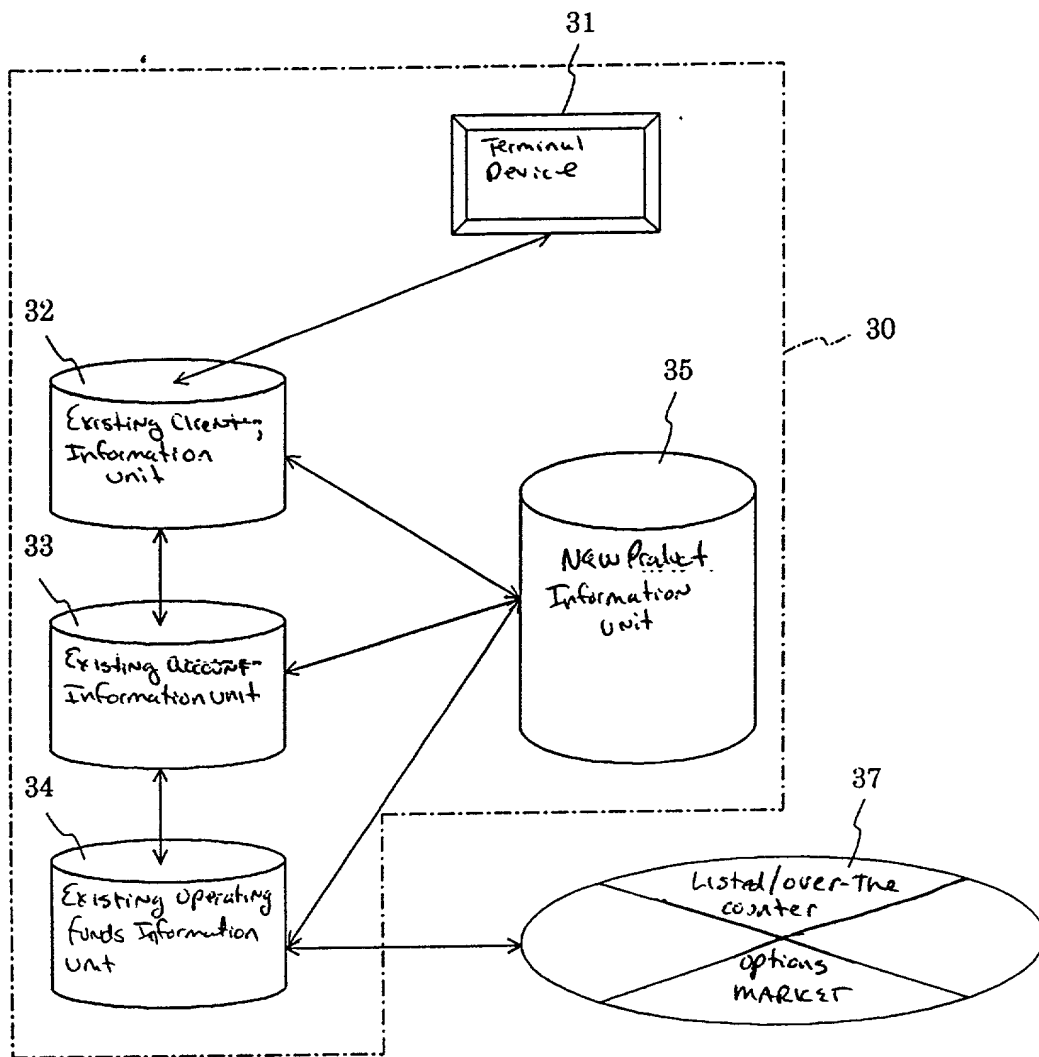
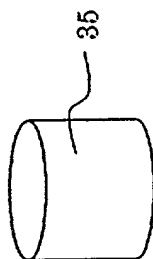


Fig 12



35a

DATA	101	102	103	104
CLIENT NUMBER	000000001	000000002	000000003	000000004
ACCOUNT NUMBER	11111111	11111112	11111113	11111114
CLIENT NAME	TEST 1	TEST 2	TEST 3	TEST 4
PURCHASE DATE	2000/10/15	2000/10/15	2000/10/16	2000/10/17
OPTION TYPE	CURRENCY (US DOLLAR/YEN)	CURRENCY (EUROS/YEN)	INTEREST RATE FUTURES	STOCK FUTURES
INVESTING CURRENCY	US DOLLARS	YEN	EURO	YEN
INVESTMENT SUM	100,000.00	15,000.00	50,000.00	7,000.00
INVESTMENT INTEREST SUM	375.00	2,500	150.00	1,000
INVESTMENT PRINCIPAL SUM	0.00	10,000	0.00	0
INVESTMENT FUNDS SUM	375.00	12,500	150.00	1,000
CYCLE	1 MONTH	7 DAYS	15 DAYS	2 MONTHS
INVESTMENT PERIOD	10 MONTHS	70 DAYS	150 DAYS	24 MONTHS
OPERATION STARTING DAY	2000/11/01	2000/10/15	2000/10/16	2000/11/01

FIG. 12

Fig 13

TEST 1				REFERENCE DATE 2000/10/29			
ACCOUNT NUMBER 11111111							
NUMBER USED	0001	0002	0003	0004			
PURCHASE DATE	2000/04/22	2000/09/25	2000/09/25	2000/10/15			
OPTION TYPE	CURRENCY (EUROS/YEN)	INTEREST RATE FUTURES	STOCK FUTURES	CURRENCY (US DOLLARS/YEN)			
INVESTING CURRENCY	EURO	YEN	YEN	US DOLLAR			
INVESTMENT SUM	120,000.00	20,000,000	8,000,000	100,000.00			
INVESTMENT INTEREST SUM	300.00	1,500	2,500	375.00			
INVESTMENT PRINCIPAL SUM	0.00	0	0	0.00			
INVESTMENT FUNDS SUM	300.00	3,000	2,500	375.00			
CYCLE	1 MONTH	15 DAYS	60 DAYS	1 MONTH			
INVESTMENT PERIOD	12 MONTHS	180 DAYS	600 DAYS	10 MONTHS			
CLIENT ANNUAL INTEREST RATE (%)	3.00	0.20	0.20	4.50			
OPERATIONS STARTING DAY	2000/05/01	2000/09/25	2000/10/01	2000/11/01			
PROFITS	18,600.00	8,000	0	0			
MATURITY DATE		2001/02/22	2002/05/23	2001/08/31			
MATURITY SUM							
CANCELLATION DATE	2000/09/30						
CANCELLED SUM	138,600.00						
WITHHELD TAX SUM	3,720.00						
CANCELLATION FEE	1,000.00						
SUM RECEIVED UPON CANCELLATION	133,880.00						
PRINCIPAL TRANSFER DATE							
TRANSFER SUM							
WITHHELD TAX SUM							
PRINCIPAL TRANSFER SUM							
TRANSFER SUM							
WITHHELD TAX SUM							
GENERAL ACCOUNT TRANSFER SUM							
STATUS	CANCELLED	OPERATING	OPERATING	OPERATING			

35b

35

Fig 14

FIG. 14 "FIG. 14"

NEW PRODUCT FUNDS OPERATING INFORMATION UNIT

(COMMUNICATES WITH EXISTING FUNDS OPERATING UNIT)

Cycle	PRINCIPAL (YEN)	PRINCIPAL (US DOLLAR)	PRINCIPAL (EURO)	INVESTMENT FUNDS (YEN)	INVESTMEN T FUNDS (US DOLLAR)	INVESTMENT FUNDS (EURO)	FUNDS PUT (YEN)	FUNDS PUT (US DOLLAR)	FUNDS PUT (EURO)	FUNDS CALL (YEN)	FUNDS CALL (US DOLLAR)	FUNDS CALL (EURO)
1												
2												
3												
4												
5												
6												
7												
8												
9												
10												
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26												
27												
28												
29												
30												
31												

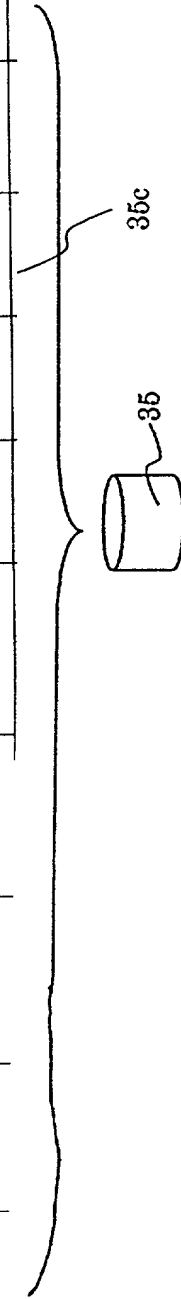
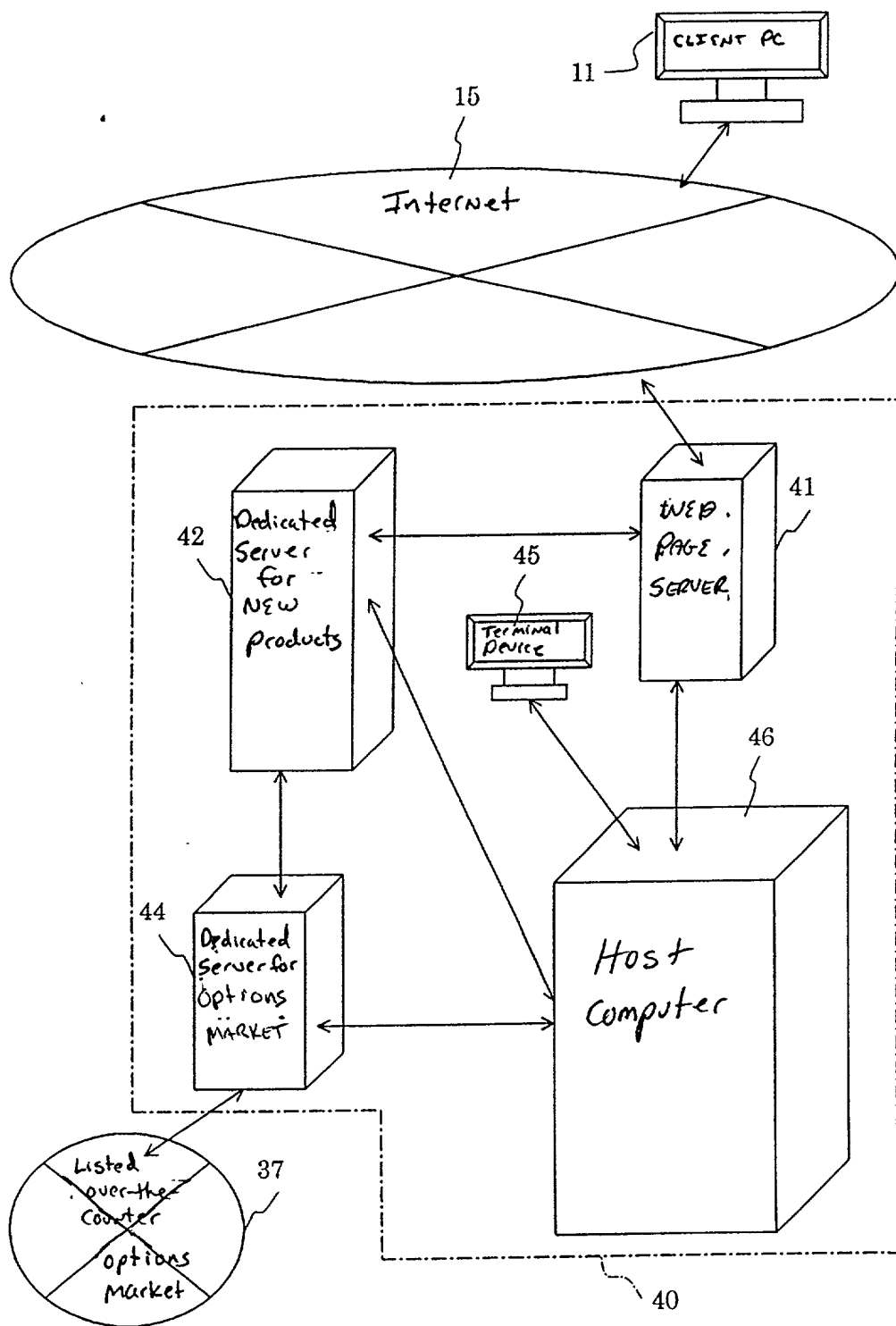


Fig 15



10047541.102304

# WELCOME TO ABC BANK

☐: Please click here if you would like to OPEN AN account

If you already have an account, Please input your account number and Password

50a Account Number  50b

Password  50c

50

Fig 16



Please Select and Click on a Desired Transaction

- |  |  |
|--|--|
| <input type="checkbox"/> 51a<br>Purchase Foreign Currency                        | <input checked="" type="checkbox"/> 51g<br>SMART OPTION FIXED TERM             |
| <input type="checkbox"/> 51b<br>Exchange foreign Currency for Yen                | <input type="checkbox"/> 51h<br>Reissue a cash card                            |
| <input type="checkbox"/> 51c<br>open a foreign Currency<br>Fixed Deposit account | <input type="checkbox"/> 51i<br>Purchase US Dollar Bills                       |
| <input type="checkbox"/> 51d<br>open a YEN Fixed Deposit account                 | <input type="checkbox"/> 51j<br>Purchase Foreign Currency<br>Traveler's checks |
| <input type="checkbox"/> 51e<br>Send money domestically                          |  |
| <input type="checkbox"/> 51f<br>Send money Internationally                       |  |

51

Fig 17

10047531.102301

WELCOME TO SMART OPTION FIXED DEPOSIT



52a

If you are starting a new SMART OPTION FIXED DEPOSIT,  
Please click Here



52b

If you are already Using a SMART OPTION DEPOSIT,  
Please click Here

52

Fig 18

SMART OPTION FIXED DEPOSIT IS  
an Extremely Uniquely structured Fixed Deposit Using Currency OPTIONS

Furthermore, Its Backed by AN Investment Principal so the only time  
There is Risk is when there is no Interest

- 1 Principal Backed/Principal-Growth TYPE
- 2 Principal Backed/Profit-Growth TYPE
- 3 Fixed Principal/Extreme Profit-Growth TYPE

Your Sober Predictions For Exchanges Can MAKE UNEXPECTED Ultra-HIGH  
returns possible

☒ CLICK HERE and THOROUGHLY Read The Product Explanations and Product  
Agreement

☐ Return 53a

53b

SMART OPTION FIXED DEPOSIT

Product Explanation

Product AGREEMENT

54a Did you full understand the product content, Product Agreement and Product Risk?

☒ If you fully understand the Product content, Product Agreement and Product Risk and Agree completely then click HERE

☐ RETURN

54b

54

Fig 20

10047531-102301

Mr./Mrs./Ms.  
 PLEASE SELECT YOUR DESIRED SMART OPTION FIXED

Deposit Predictions Type		Product Type	
55a	<input checked="" type="checkbox"/> Predictions Regarding USDollar/Yen Exchange	55c	<input type="checkbox"/> Principal Backed / Principal-Growth TYPE
55b	<input type="checkbox"/> Predictions Regarding Euro/Yen Exchange	55d	<input checked="" type="checkbox"/> Principal Backed / Profits-Growth TYPE
		55e	<input type="checkbox"/> 95% Fixed principal / ultra-Profits Growth TYPE
		55f	<input type="checkbox"/> 90% Fixed Principal / ultra-Profits Growth TYPE
	55g <input type="checkbox"/> RETURN		

55

Fig 21

10047594, 102901

# Principal Backed / Profits - Growth TYPE

Mr /Ms./Ms.  
account number 12345678

Please Configure Your Investment In the Smart Option Fixed Deposit

Investing Currency ☐ YEN ☒ US Dollar ☐ Euro 56c

Investment Principal  (Must Be at least 5,00,000 YEN, 50,000 US Dollars or 50,000 EUROS) 56b

Investment Period  Currently IS 12-month TYPE 56f

OPTION Investment Cycle Currently IS 1-month Type

Investment FUNDS ☒ USE ALL Interest and Profits as Investment funds 56d

☐ USE A PART OF Interest and Profits as Investment funds 56e

56g ☒ Confirm the Investment Content once AGAIN and CLICK Here if Everything IS correct

56h \* ☒ Transfer the Investment Principal From my Account to my SMART OPTION FIXED DEPOSIT

56i  Input Password

Please Click Here when Ready

56k

56j

56

Fig 22

10047531.102301

Mr/Mrs/MS  
Account number 12345678

SMART OPTION Fixed Deposit  
Prediction Regarding US dollars/yen TYPE  
Exchange TYPE  
Principal Backed/Profit Growth TYPE

Investment Principal 100,000.00 US Dollars  
Investment Period 12 month(s)  
OPTION INVESTMENT CYCLE 1 month(s)  
APR 3.60%

As explained in the Product Explanation, Please Determine Your Prediction Regarding the exchange rate during the next 12 months once Select a purchase options. The period from today until the end of this month will be an application period, and a period until the end of next month will be a determination period.

STRONG YEN WEAK YEN

1	COMPARED TO	2000/11/30	THE EXCHANGE RATE ON	2000/12/31	.....	<input checked="" type="radio"/>	<input type="radio"/>
2	COMPARED TO	2000/12/31	THE EXCHANGE RATE ON	2001/1/31	.....	<input type="radio"/>	<input type="radio"/>
3	COMPARED TO	2001/1/31	THE EXCHANGE RATE ON	2001/2/28	.....	<input type="radio"/>	<input type="radio"/>
4	COMPARED TO	2001/2/28	THE EXCHANGE RATE ON	2001/3/31	.....	<input type="radio"/>	<input type="radio"/>
5	COMPARED TO	2001/3/31	THE EXCHANGE RATE ON	2001/4/30	.....	<input type="radio"/>	<input type="radio"/>
6	COMPARED TO	2001/4/30	THE EXCHANGE RATE ON	2001/5/31	.....	<input type="radio"/>	<input type="radio"/>
7	COMPARED TO	2001/5/31	THE EXCHANGE RATE ON	2001/6/30	.....	<input type="radio"/>	<input type="radio"/>
8	COMPARED TO	2001/6/30	THE EXCHANGE RATE ON	2001/7/31	.....	<input type="radio"/>	<input type="radio"/>
9	COMPARED TO	2001/7/31	THE EXCHANGE RATE ON	2001/8/31	.....	<input type="radio"/>	<input type="radio"/>
10	COMPARED TO	2001/8/31	THE EXCHANGE RATE ON	2001/9/30	.....	<input type="radio"/>	<input type="radio"/>
11	COMPARED TO	2001/9/30	THE EXCHANGE RATE ON	2001/10/31	.....	<input type="radio"/>	<input type="radio"/>
12	COMPARED TO	2001/10/31	THE EXCHANGE RATE ON	2001/11/30	.....	<input type="radio"/>	<input type="radio"/>

☒ Please Click here if the above is correct ☐ Return

57a

57

57b

10047531-10301

Fig 23

#11 Interest and Profits are used AS Investment Funds

Account Number  12345678

Smart Option Fixed Deposit

TYPE  
Principal Backed/Profit Growth TYPE

Investment Principal  
Investment Period  
Option Investment Cycle  
APR 3.60%

100,000.00 US Dollars  
12 MONTH(S)  
1 MONTH(S)  
3.60%

Please confirm all inputs  
For your reference, In the event that option rights could be exercised all of your  
Selected options. Then your profit sums would be as follows

follows

					INVESTMENT FUNDS AND PROFIT SUMS IN THE EVENT THAT OPTION RIGHTS COULD BE EXERCISED ON ALL OPTIONS		
	RATE REFERENCE DATE	RATE PREDICTION DATE			INTEREST	INVESTMENT FUNDS	PROFIT SUMS
1	2000/11/30	2000/12/31	● STRONG YEN	WEAK YEN	300.00	300.00	600.00
2	2000/12/31	2001/1/31	● STRONG YEN	● WEAK YEN	300.00	900.00	1,800.00
3	2001/1/31	2001/2/28	○	○	○	2,100.00	4,200.00
4	2001/2/28	2001/3/31	○	○	○	4,500.00	9,000.00
5	2001/3/31	2001/4/30	○	○	○	9,300.00	18,600.00
6	2001/4/30	2001/5/31	○	○	○	18,900.00	37,800.00
7	2001/5/31	2001/6/30	○	○	○	38,100.00	76,200.00
8	2001/6/30	2001/7/31	○	○	○	76,500.00	153,000.00
9	2001/7/31	2001/8/31	○	○	○	153,300.00	306,600.00
10	2001/8/31	2001/9/30	○	○	○	306,400.00	613,800.00
11	2001/9/30	2001/10/31	○	○	○	614,100.00	1,228,200.00
12	2001/10/31		○	○	○	1,228,500.00	2,457,000.00

PREDICTION REGARDING US DOLLARS/YEN EXCHANGE

STRONG YEN WEAK YEN 300.00

☒ Please Confirm the Above once again and click Here if correct

58b

58

58c

Fig 24



Account Number: 12345678 .mc/mcs/mcs

# LISTED DISPLAY OF YOUR USAGE OF THE SMARTOPTION fixed deposit

\* CLICK AT LEFT FOR DETAILS ON EACH ITEM

CLICK	FIXED TERM NUMBER	TYPE	CURRENCY	INVESTMENT SUM	INVESTMENT PERIOD	APR(%)	CYCLE
			STATUS	DATE OF TRANSFER TO ACCOUNT	TOTAL RECEIVED SUM		
61b	9905UJ01	US DOLLAR/YEN EXCHANGE	YEN	10,000,000	1999/05/31-2000/4/30	0.20	1 MONTH
			CANCELLED AFTER MATURITY	2000/5/1	YEN	10,598,789	
61c	9909EJ01	EURO/YEN EXCHANGE	EURO	50,000,000	1999/09/30-2000/8/30	3.00	1 MONTH
			CANCELLED BEFORE MATURITY	2000/4/1	EURO	67,857.26	
61d	0004UJ01	US DOLLAR/YEN EXCHANGE	US DOLLAR	100,000,000	2000/04/31-2001/3/31	3.60	1 MONTH
			CURRENTLY OPERATING				
61e	0004UJ02	US DOLLAR/YEN EXCHANGE	YEN	100,000,000	2000/04/31-2001/3/31	0.20	1 MONTH
			CURRENTLY OPERATING				

☐ Return

61a

61

Fig 25

10047531-102301

Account number **12345678** **Mc/Ms/MS**

# SMART OPTION FIXED DEPOSIT

Prediction Regarding US dollars/year

Exchange

Principal Backed/Profit Growth

Fixed Term number **0004UJ01**

TYPE

TYPE

Investment Principal :

Investment Period

Option Investment (Yr)

APR

**100,000.00**

**US Dollars**

**12** month(s)

**1** month(s)

**3.60** %

**2000/09** results of operation as of end of

62a

RATE REFERENCE DATE		RATE PREDICTION DATE					RESULTS OF OPERATION	
							INVESTMENT FUNDS	PROFIT SUMS
1	2000/4/30	2000/5/31	●	STRONG YEN	WEAK YEN	x	300.00	0.00
2	2000/5/31	2000/6/30		STRONG YEN	WEAK YEN	o	300.00	600.00
3	2000/6/30	2000/7/31		STRONG YEN	WEAK YEN	o	400.00	1,800.00
4	2000/7/31	2000/8/31		STRONG YEN	WEAK YEN	o	2,100.00	4,200.00
5	2000/8/31	2000/9/30		STRONG YEN	WEAK YEN	o	4,500.00	9,000.00
6	2000/9/30	2000/10/31		STRONG YEN	WEAK YEN			
7	2000/10/31	2000/11/30		STRONG YEN	WEAK YEN			
8	2000/11/30	2000/12/31		STRONG YEN	WEAK YEN			
9	2000/12/31	2001/1/31		STRONG YEN	WEAK YEN			
10	2001/1/31	2001/2/28		STRONG YEN	WEAK YEN			
11	2001/2/28	2001/3/31		STRONG YEN	WEAK YEN			
12	2001/3/31	2001/4/30		STRONG YEN	WEAK YEN			

STRONG YEN WEAK YEN

☒ CLICK HERE TO CANCEL A CONTRACT

☐ RETURN

62b

62

62c

Fig 26

10047531-103301

ACCOUNT NUMBER 12345678 Mr/Mrs/MS

**SMART OPTION FIXED Deposit**  
 PREDICTION REGARDING US DOLLARS/YEN EXCHANGE TYPE TYPE  
 PRINCIPAL BACKED/PROFIT GROWTH TYPE  
 FIXED TERM NUMBER 0004UJ01

**REQUEST FOR CANCELLATION OF CONTRACT**  
 Investment Principal 100,000.00 US Dollars  
 Investment Period 12 MONTH(S)  
 OPTION INVESTMENT CYCLE 1 MONTH(S)  
 APR 3.60 %

2000/09 Results of Operation As OF END OF

Investment Principal 100,000.00 US Dollars  
 Profits Until end of last month 9,000.00 US Dollars  
 Interest from this month 300.00 US Dollars  
 Fee for cancellation of contract Before Maturity 4,150.00 US Dollars  
 Total Sum Received 104,150.00 US Dollars (Will be transferred to your account on the first Business Day of next month)

Please confirm the Above and CLICK IF YOU APPROVE ☒ Approve ☐ Return

63

63b

63c

Fig 27